

INSTITUTION: 0000016450 - 3 BUSEY BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0001.02														
LOANS ORIGINATED	3	299	5	412	7	375	2	65			3	177		
APPROVED, NOT ACCEPTED					1	53								
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0001.04														
LOANS ORIGINATED	1	196	19	2308	22	3007					1	260		
APPROVED, NOT ACCEPTED					2	259								
APP DENIED			2	130	1	152							1	10
APP WITHDRAWN					3	386								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0001.05														
LOANS ORIGINATED			4	517	8	1128								
APPROVED, NOT ACCEPTED					1	138								
APP DENIED														
APP WITHDRAWN					1	178								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0002.00														
LOANS ORIGINATED					1	73								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0003.01														
LOANS ORIGINATED			3	396	6	487			1	4650				
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0003.02														
LOANS ORIGINATED	1	125	8	850	7	520	2	310	1	1005	1	250		
APPROVED, NOT ACCEPTED														
APP DENIED			2	244							1	104		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0004.00																	
LOANS ORIGINATED			2	228	1	94	1	27			1	27					
APPROVED, NOT ACCEPTED					2	105											
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.01																	
LOANS ORIGINATED			5	612	1	108					1	73					
APPROVED, NOT ACCEPTED					3	225											
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.02																	
LOANS ORIGINATED			4	362	4	300	1	36			2	200					
APPROVED, NOT ACCEPTED					1	58											
APP DENIED					1	111											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.04																	
LOANS ORIGINATED			5	426	7	590											
APPROVED, NOT ACCEPTED					1	173											
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.05																	
LOANS ORIGINATED	1	238	10	1188	10	1135											
APPROVED, NOT ACCEPTED			1	170			1	2									
APP DENIED																	
APP WITHDRAWN					1	164											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.01																	
LOANS ORIGINATED	2	238	10	1177	7	574	1	25			1	93					
APPROVED, NOT ACCEPTED					1	18											
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number					\$000's	Number
IL/MCLEAN COUNTY/0011.03														
LOANS ORIGINATED			7	637	6	643	2	42						
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	104								
IL/MCLEAN COUNTY/0011.04														
LOANS ORIGINATED	1	219	27	4609	20	2817					1	110		
APPROVED, NOT ACCEPTED					3	232								
APP DENIED														
APP WITHDRAWN					1	168								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0012.00														
LOANS ORIGINATED			4	528	7	466	1	14			1	70	1	95
APPROVED, NOT ACCEPTED														
APP DENIED			1	216										
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.01														
LOANS ORIGINATED			1	68			1	18			1	68		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.03														
LOANS ORIGINATED			3	159	2	153	2	192			3	236		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0014.01														
LOANS ORIGINATED	1	140	10	1167	12	1723	1	5			2	165		
APPROVED, NOT ACCEPTED			1	220										
APP DENIED					1	162	1	6					1	6
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D					
	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B													
	Number		\$000's					C					D		E	
				Number		\$000's		Number		\$000's		Number		\$000's		
IL/MCLEAN COUNTY/0014.02																
LOANS ORIGINATED			3		539		9		1264		1		83			
APPROVED, NOT ACCEPTED							1		204							
APP DENIED																
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0015.00																
LOANS ORIGINATED	1	105	1	36	2	158	1	74			3	180				
APPROVED, NOT ACCEPTED					1		61									
APP DENIED																
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0016.00																
LOANS ORIGINATED			1		34				1		45		1		34	
APPROVED, NOT ACCEPTED																
APP DENIED			1		5								1		5	
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0017.00																
LOANS ORIGINATED			2		165		4		360				4		356	
APPROVED, NOT ACCEPTED																
APP DENIED							1		10				1		10	
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0018.00																
LOANS ORIGINATED			8		956		8		847				2		265	
APPROVED, NOT ACCEPTED			2		116											
APP DENIED									1						26	
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0019.01																
LOANS ORIGINATED	1	96	6	582	4	479	1	20			2	266	1	113		
APPROVED, NOT ACCEPTED			1		86											
APP DENIED					1		28									
APP WITHDRAWN					1		94									
FILES CLOSED FOR INCOMPLETENESS																

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's				Number				\$000's	Number
IL/MCLEAN COUNTY/0019.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	85							
IL/MCLEAN COUNTY/0020.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	108	1	47	4	195	1	30			1	25	
IL/MCLEAN COUNTY/0020.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	118			1	32	1	30			1	32	
IL/MCLEAN COUNTY/0021.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			6	595	7	483			1	3			
IL/MCLEAN COUNTY/0021.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	484	7	1600							
IL/MCLEAN COUNTY/0051.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	112	15	3160	26	4440	2	63	1	181	3	163	
			1	176	2	589							
					9	1216							
					2	261							

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	Home Purchase Loans				Refinancings	Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D						E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0052.01																		
LOANS ORIGINATED			2	284	4	1462	1	35										
APPROVED, NOT ACCEPTED					1	15												
APP DENIED																		
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0052.02																		
LOANS ORIGINATED	1	123	5	512	2	134	1	30										
APPROVED, NOT ACCEPTED																		
APP DENIED																		
APP WITHDRAWN					1	36												
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0053.01																		
LOANS ORIGINATED			17	2567	9	1406	2	80	1	880			1	5				
APPROVED, NOT ACCEPTED			1	417	2	317												
APP DENIED			1	10														
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0053.02																		
LOANS ORIGINATED			1	103	2	217												
APPROVED, NOT ACCEPTED																		
APP DENIED			1	120			1	28										
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0054.00																		
LOANS ORIGINATED	1	125	17	2392	32	4184	1	25	3	170	4	363						
APPROVED, NOT ACCEPTED					1	175					1	175						
APP DENIED			1	82	2	31	2	50										
APP WITHDRAWN					2	381												
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0055.01																		
LOANS ORIGINATED	5	520	10	2033	14	1131	5	37			2	1306						
APPROVED, NOT ACCEPTED	1	106																
APP DENIED					2	102	2	26										
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans		F			G			
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
IL/MCLEAN COUNTY/0055.02														
LOANS ORIGINATED	2	197	2	331	13	1205	1	4						
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					1	119								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0056.01														
LOANS ORIGINATED			1	56	3	204								
APPROVED, NOT ACCEPTED														
APP DENIED					1	54								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0056.02														
LOANS ORIGINATED	2	182	4	234	7	619					1	10		
APPROVED, NOT ACCEPTED			1	116							1	116		
APP DENIED					2	180								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0057.00														
LOANS ORIGINATED			2	207	5	480					1	52	1	116
APPROVED, NOT ACCEPTED					1	15								
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	26	3141	234	30961	292	35178	31	1172	8	6931	44	4864	4	329
APPROVED, NOT ACCEPTED	1	106	8	1301	25	2722	3	72			2	291		
APP DENIED			9	807	21	2106	9	149			2	114	3	21
APP WITHDRAWN					14	1913								
FILES CLOSED FOR INCOMPLETENESS					1	104								
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

INSTITUTION: 0000016450 - 3 BUSEY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LOANS ORIGINATED	18	2018	115	17599	100	14901	14	913	3	1750	73	12194	4	474
APPROVED, NOT ACCEPTED	2	90	12	2736	15	1836					11	2170		
APP DENIED	5	426	5	217	19	1809	7	372			3	51	2	21
APP WITHDRAWN	1	56	2	1200	7	761								
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN					1	214											2	376
BLACK OR AFRICAN AMERICAN					3	200											5	1059
NAT HAWAIIAN/OTHER PACIFIC ISLND					1	104												
WHITE	3	302			211	26515	6	624									100	15835
2 OR MORE MINORITY RACES					1	94												
JOINT (WHITE/MINORITY RACE)					4	483											1	108
RACE NOT AVAILABLE 6/					6	912												
ETHNICITY 7/																		
HISPANIC OR LATINO					5	595											1	276
NOT HISPANIC OR LATINO	2	169			217	27117	5	564									107	17102
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	133																
ETHNICITY NOT AVAILABLE 6/					5	810	1	60										
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	2	169			208	26118	5	564									100	15835
OTHERS, INCLUDING HISPANIC	1	133			13	1492											8	1543
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN					20	1404	1	85									8	806
50-79% OF MSA/MD MEDIAN	2	169			51	5029	3	288									22	2665
80-99% OF MSA/MD MEDIAN					31	3234	2	251									17	2332
100-119% OF MSA/MD MEDIAN					30	3667											18	2877
120% OR MORE OF MSA/MD MEDIAN	1	133			91	14735											43	8698
INCOME NOT AVAILABLE 6/					4	453												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	1	89			111	14304	6	624									45	7741
10-19% MINORITY	1	80			86	10618											46	6785
20-49% MINORITY	1	133			30	3600											17	2852
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																	1	73
MODERATE INCOME	1	80			40	4544											22	3341
MIDDLE INCOME	2	222			120	13167	6	624									50	7376
UPPER INCOME					67	10811											35	6588
TOTAL 14/	3	302			227	28522	6	624									108	17378

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	2				222	4	6										107	
REPORTED PRICING DATA	1				1												1	
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	1	NA		NA	1	NA		NA		NA		NA		NA		NA	1	NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN	3.03				3.23												3.21	
MEDIAN	3.03				3.23												3.21	
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/	222				28394	76	624										17282	
REPORTED PRICING DATA	80				52												96	
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	80	NA		NA	52	NA		NA		NA		NA		NA		NA	96	NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/	3.03				3.23												3.21	
MEDIAN 31/	3.03				3.23												3.21	
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	123	1	123								
MALE												
FEMALE	1	123	1	123								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	25	3016	24	2910	1	106						
MALE	14	1741	13	1635	1	106						
FEMALE	4	567	4	567								
JOINT (MALE/FEMALE)	7	708	7	708								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	108	1	108								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	108	1	108								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	26	3187	25	3081	1	106						
MALE	14	1741	13	1635	1	106						
FEMALE	5	690	5	690								
JOINT (MALE/FEMALE)	7	756	7	756								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	60	1	60								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	60	1	60								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	24	2956	23	2850	1	106						
MALE	14	1741	13	1635	1	106						
FEMALE	4	567	4	567								
JOINT (MALE/FEMALE)	6	648	6	648								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	231	2	231								
MALE												
FEMALE	1	123	1	123								
JOINT (MALE/FEMALE)	1	108	1	108								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	396	4	396								
50-79% OF MSA/MD MEDIAN	12	1296	12	1296								
80-99% OF MSA/MD MEDIAN	6	654	5	548	1	106						
100-119% OF MSA/MD MEDIAN	3	486	3	486								
120% OR MORE OF MSA/MD MEDIAN	2	415	2	415								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	27	3247	26	3141	1	106						

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	430	2	254	1	176						
MALE	1	176			1	176						
FEMALE												
JOINT (MALE/FEMALE)	2	254	2	254								
BLACK OR AFRICAN AMERICAN (TOTAL)	2	485	1	68	1	417						
MALE												
FEMALE	1	68	1	68								
JOINT (MALE/FEMALE)	1	417			1	417						
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	104	1	104								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	104	1	104								
WHITE (TOTAL)	232	30379	218	28869	6	708	8	802				
MALE	50	4429	48	4333	1	86	1	10				
FEMALE	51	5095	46	4633	2	116	3	346				
JOINT (MALE/FEMALE)	131	20855	124	19903	3	506	4	446				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	476	4	476								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	476	4	476								
RACE NOT AVAILABLE (TOTAL) 6/	9	1195	8	1190			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	7	1102	7	1102								

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	4	665	4	665								
MALE												
FEMALE	1	135	1	135								
JOINT (MALE/FEMALE)	3	530	3	530								
NOT HISPANIC OR LATINO (TOTAL)	234	30778	218	28675	8	1301	8	802				
MALE	51	4605	48	4333	2	262	1	10				
FEMALE	51	5028	46	4566	2	116	3	346				
JOINT (MALE/FEMALE)	132	21145	124	19776	4	923	4	446				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	206	3	206								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	206	3	206								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	10	1420	9	1415			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1327	8	1327								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	225	29391	211	27881	6	708	8	802				
MALE	50	4429	48	4333	1	86	1	10				
FEMALE	50	4960	45	4498	2	116	3	346				
JOINT (MALE/FEMALE)	125	20002	118	19050	3	506	4	446				
OTHERS, INCLUDING HISPANIC (TOTAL)	16	2262	14	1669	2	593						
MALE	1	176			1	176						
FEMALE	2	203	2	203								
JOINT (MALE/FEMALE)	13	1883	12	1466	1	417						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	13	735	11	720			2	15				
50-79% OF MSA/MD MEDIAN	58	5677	52	5213	3	232	3	232				
80-99% OF MSA/MD MEDIAN	37	4243	34	3721	2	306	1	216				
100-119% OF MSA/MD MEDIAN	38	4630	37	4510			1	120				
120% OR MORE OF MSA/MD MEDIAN	99	17009	95	16142	3	763	1	104				
INCOME NOT AVAILABLE 6/	6	775	5	655			1	120				
TOTAL 14/	251	33069	234	30961	8	1301	9	807				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	539	3	539								
MALE												
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)	2	439	2	439								
BLACK OR AFRICAN AMERICAN (TOTAL)	9	1342	8	1259			1	83				
MALE	1	64	1	64								
FEMALE	6	998	6	998								
JOINT (MALE/FEMALE)	2	280	1	197			1	83				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	330	39012	270	32250	25	2722	20	2023	14	1913	1	104
MALE	64	8015	47	6354	5	415	7	617	5	629		
FEMALE	53	5103	44	4270	5	435	2	165	2	233		
JOINT (MALE/FEMALE)	213	25894	179	21626	15	1872	11	1241	7	1051	1	104
2 OR MORE MINORITY RACES (TOTAL)	1	94	1	94								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	94	1	94								
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	229	4	229								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	229	4	229								
RACE NOT AVAILABLE (TOTAL) 6/	6	807	6	807								
MALE	1	112	1	112								
FEMALE	1	120	1	120								
JOINT (MALE/FEMALE)	4	575	4	575								

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	472	3	472								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	472	3	472								
NOT HISPANIC OR LATINO (TOTAL)	344	40777	284	34015	25	2722	20	2023	14	1913	1	104
MALE	65	8079	48	6418	5	415	7	617	5	629		
FEMALE	60	6201	51	5368	5	435	2	165	2	233		
JOINT (MALE/FEMALE)	219	26497	185	22229	15	1872	11	1241	7	1051	1	104
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	83					1	83				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	83					1	83				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	691	5	691								
MALE	1	112	1	112								
FEMALE	1	120	1	120								
JOINT (MALE/FEMALE)	3	459	3	459								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	329	38910	269	32148	25	2722	20	2023	14	1913	1	104
MALE	64	8015	47	6354	5	415	7	617	5	629		
FEMALE	53	5103	44	4270	5	435	2	165	2	233		
JOINT (MALE/FEMALE)	212	25792	178	21524	15	1872	11	1241	7	1051	1	104
OTHERS, INCLUDING HISPANIC (TOTAL)	18	2306	17	2223			1	83				
MALE	1	64	1	64								
FEMALE	7	1098	7	1098								
JOINT (MALE/FEMALE)	10	1144	9	1061			1	83				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	28	2130	23	1686	1	173	3	235	1	36		
50-79% OF MSA/MD MEDIAN	62	5815	48	4623	8	635	2	54	4	503		
80-99% OF MSA/MD MEDIAN	59	5735	45	4227	6	738	7	635	1	135		
100-119% OF MSA/MD MEDIAN	50	5394	43	4423	1	58	2	302	4	611		
120% OR MORE OF MSA/MD MEDIAN	152	22834	132	20119	8	1103	7	880	4	628	1	104
INCOME NOT AVAILABLE 6/	2	115	1	100	1	15						
TOTAL 14/	353	42023	292	35178	25	2722	21	2106	14	1913	1	104

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	76	1	74	1	2						
MALE	1	2			1	2						
FEMALE												
JOINT (MALE/FEMALE)	1	74	1	74								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	39	1125	28	906	2	70	9	149				
MALE	9	390	6	353			3	37				
FEMALE	12	217	8	135	1	30	3	52				
JOINT (MALE/FEMALE)	18	518	14	418	1	40	3	60				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	192	2	192								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	41	1201	29	980	3	72	9	149				
MALE	10	392	6	353	1	2	3	37				
FEMALE	12	217	8	135	1	30	3	52				
JOINT (MALE/FEMALE)	19	592	15	492	1	40	3	60				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	192	2	192								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	39	1125	28	906	2	70	9	149				
MALE	9	390	6	353			3	37				
FEMALE	12	217	8	135	1	30	3	52				
JOINT (MALE/FEMALE)	18	518	14	418	1	40	3	60				
OTHERS, INCLUDING HISPANIC (TOTAL)	2	76	1	74	1	2						
MALE	1	2			1	2						
FEMALE												
JOINT (MALE/FEMALE)	1	74	1	74								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	181	7	136	1	30	3	15				
50-79% OF MSA/MD MEDIAN	8	131	6	83			2	48				
80-99% OF MSA/MD MEDIAN	3	97	2	95	1	2						
100-119% OF MSA/MD MEDIAN	4	69	3	43			1	26				
120% OR MORE OF MSA/MD MEDIAN	16	815	12	715	1	40	3	60				
INCOME NOT AVAILABLE 6/	1	100	1	100								
TOTAL 14/	43	1393	31	1172	3	72	9	149				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	880	1	880								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	880	1	880								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	5	1356	5	1356								
MALE	2	1082	2	1082								
FEMALE	1	181	1	181								
JOINT (MALE/FEMALE)	2	93	2	93								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	4695	2	4695								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	6	2236	6	2236								
MALE	2	1082	2	1082								
FEMALE	1	181	1	181								
JOINT (MALE/FEMALE)	3	973	3	973								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	4695	2	4695								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	1356	5	1356								
MALE	2	1082	2	1082								
FEMALE	1	181	1	181								
JOINT (MALE/FEMALE)	2	93	2	93								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	880	1	880								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	880	1	880								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	8	6931	8	6931								
TOTAL 14/	8	6931	8	6931								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	142	2	142								
MALE												
FEMALE	1	68	1	68								
JOINT (MALE/FEMALE)	1	74	1	74								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	42	4777	38	4372	2	291	2	114				
MALE	14	1092	14	1092								
FEMALE	5	305	5	305								
JOINT (MALE/FEMALE)	23	3380	19	2975	2	291	2	114				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	70	1	70								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	70	1	70								
RACE NOT AVAILABLE (TOTAL) 6/	3	280	3	280								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	45	4989	41	4584	2	291	2	114				
MALE	14	1092	14	1092								
FEMALE	6	373	6	373								
JOINT (MALE/FEMALE)	25	3524	21	3119	2	291	2	114				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	280	3	280								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	42	4777	38	4372	2	291	2	114				
MALE	14	1092	14	1092								
FEMALE	5	305	5	305								
JOINT (MALE/FEMALE)	23	3380	19	2975	2	291	2	114				
OTHERS, INCLUDING HISPANIC (TOTAL)	3	212	3	212								
MALE												
FEMALE	1	68	1	68								
JOINT (MALE/FEMALE)	2	144	2	144								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	89	3	89								
50-79% OF MSA/MD MEDIAN	7	488	6	372	1	116						
80-99% OF MSA/MD MEDIAN	4	322	4	322								
100-119% OF MSA/MD MEDIAN	6	510	6	510								
120% OR MORE OF MSA/MD MEDIAN	24	3277	21	2988	1	175	2	114				
INCOME NOT AVAILABLE 6/	4	583	4	583								
TOTAL 14/	48	5269	44	4864	2	291	2	114				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	5	229	3	213			2	16				
MALE	2	16					2	16				
FEMALE	2	118	2	118								
JOINT (MALE/FEMALE)	1	95	1	95								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	121	1	116			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	116	1	116								

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	6	345	4	329			2	16				
MALE	2	16					2	16				
FEMALE	2	118	2	118								
JOINT (MALE/FEMALE)	2	211	2	211								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	5					1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	229	3	213			2	16				
MALE	2	16					2	16				
FEMALE	2	118	2	118								
JOINT (MALE/FEMALE)	1	95	1	95								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	26	1	5			3	21				
50-79% OF MSA/MD MEDIAN	1	113	1	113								
80-99% OF MSA/MD MEDIAN	2	211	2	211								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	7	350	4	329			3	21				

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	396	4	396								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	396	4	396								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	396	4	396								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	12	1296	12	1296								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1236	11	1236								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	60	1	60								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1236	11	1236								
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	123	1	123								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	531	4	425	1	106						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	654	5	548	1	106						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	531	4	425	1	106						
OTHERS, INCLUDING HISPANIC	1	123	1	123								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	378	2	378								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	108	1	108								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	486	3	486								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	378	2	378								
OTHERS, INCLUDING HISPANIC	1	108	1	108								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	415	2	415								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	415	2	415								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	415	2	415								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	27	3247	26	3141	1	106						

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	12	730	11	720			1	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5					1	5				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	730	11	720			1	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	730	11	720			1	10				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	54	5215	48	4751	3	232	3	232				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	132	1	132								
RACE NOT AVAILABLE 6/	3	330	3	330								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	57	5597	51	5133	3	232	3	232				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	80	1	80								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	54	5215	48	4751	3	232	3	232				
OTHERS, INCLUDING HISPANIC	1	132	1	132								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL	1	104	1	104								
WHITE	36	4139	33	3617	2	306	1	216				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	34	3783	31	3261	2	306	1	216				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
	1	221	1	221								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	34	3783	31	3261	2	306	1	216				
OTHERS, INCLUDING HISPANIC												
	2	239	2	239								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	31	3514	30	3394			1	120				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
	3	344	3	344								
RACE NOT AVAILABLE 6/												
	4	772	4	772								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	34	3858	33	3738			1	120				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
	4	772	4	772								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	31	3514	30	3394			1	120				
OTHERS, INCLUDING HISPANIC												
	3	344	3	344								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	430	2	254	1	176						
BLACK OR AFRICAN AMERICAN	2	485	1	68	1	417						
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	94	16094	92	15820	1	170	1	104				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	426	2	426								
NOT HISPANIC OR LATINO	92	16123	88	15256	3	763	1	104				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	206	3	206								
ETHNICITY NOT AVAILABLE 6/	2	254	2	254								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	89	15462	87	15188	1	170	1	104				
OTHERS, INCLUDING HISPANIC	10	1547	8	954	2	593						
TOTAL 14/	251	33069	234	30961	8	1301	9	807				

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	100	1	100								
BLACK OR AFRICAN AMERICAN	1	59	1	59								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	25	1851	20	1407	1	173	3	235	1	36		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	120	1	120								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	27	2010	22	1566	1	173	3	235	1	36		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	120	1	120								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	25	1851	20	1407	1	173	3	235	1	36		
OTHERS, INCLUDING HISPANIC	2	159	2	159								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	224	1	224								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	58	5261	44	4069	8	635	2	54	4	503		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	169	2	169								
RACE NOT AVAILABLE 6/	1	161	1	161								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	61	5654	47	4462	8	635	2	54	4	503		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	161	1	161								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	58	5261	44	4069	8	635	2	54	4	503		
OTHERS, INCLUDING HISPANIC	3	393	3	393								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	141	2	141								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	54	5282	40	3774	6	738	7	635	1	135		
2 OR MORE MINORITY RACES	1	94	1	94								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	218	2	218								
ETHNICITY 7/												
HISPANIC OR LATINO	1	94	1	94								
NOT HISPANIC OR LATINO	57	5539	43	4031	6	738	7	635	1	135		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	102	1	102								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	54	5282	40	3774	6	738	7	635	1	135		
OTHERS, INCLUDING HISPANIC	3	235	3	235								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	276	1	276								
BLACK OR AFRICAN AMERICAN	1	150	1	150								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	46	4762	39	3791	1	58	2	302	4	611		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	10	1	10								
RACE NOT AVAILABLE 6/	1	196	1	196								
ETHNICITY 7/												
HISPANIC OR LATINO	1	276	1	276								
NOT HISPANIC OR LATINO	48	4922	41	3951	1	58	2	302	4	611		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	196	1	196								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	46	4762	39	3791	1	58	2	302	4	611		
OTHERS, INCLUDING HISPANIC	3	436	3	436								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	163	1	163								
BLACK OR AFRICAN AMERICAN	4	768	3	685			1	83				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	145	21741	126	19109	8	1103	6	797	4	628	1	104
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	50	1	50								
RACE NOT AVAILABLE 6/	1	112	1	112								
ETHNICITY 7/												
HISPANIC OR LATINO	1	102	1	102								
NOT HISPANIC OR LATINO	149	22537	130	19905	8	1103	6	797	4	628	1	104
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	83					1	83				
ETHNICITY NOT AVAILABLE 6/	1	112	1	112								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	144	21639	125	19007	8	1103	6	797	4	628	1	104
OTHERS, INCLUDING HISPANIC	7	1083	6	1000			1	83				
TOTAL 14/	353	42023	292	35178	25	2722	21	2106	14	1913	1	104

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000016450 - 3 BUSEY BANK

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	11	181	7	136	1	30	3	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	181	7	136	1	30	3	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	181	7	136	1	30	3	15				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	131	6	83			2	48				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	131	6	83			2	48				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	131	6	83			2	48				
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	2			1	2						
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	95	2	95								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	97	2	95	1	2						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	95	2	95								
OTHERS, INCLUDING HISPANIC	1	2			1	2						
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	69	3	43			1	26				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	69	3	43			1	26				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	69	3	43			1	26				
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	74	1	74								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	14	649	10	549	1	40	3	60				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	92	1	92								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	15	723	11	623	1	40	3	60				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	92	1	92								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	649	10	549	1	40	3	60				
OTHERS, INCLUDING HISPANIC	1	74	1	74								
TOTAL 14/	43	1393	31	1172	3	72	9	149				

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	89	3	89								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	89	3	89								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	89	3	89								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	418	5	302	1	116						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	70	1	70								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	488	6	372	1	116						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	418	5	302	1	116						
OTHERS, INCLUDING HISPANIC	1	70	1	70								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	322	4	322								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	322	4	322								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	322	4	322								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	510	6	510								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	510	6	510								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	510	6	510								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000016450 - 3 BUSEY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	142	2	142								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	21	3043	18	2754	1	175	2	114				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	92	1	92								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	23	3185	20	2896	1	175	2	114				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	92	1	92								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	3043	18	2754	1	175	2	114				
OTHERS, INCLUDING HISPANIC	2	142	2	142								
TOTAL 14/	48	5269	44	4864	2	291	2	114				

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	21	1	5			2	16				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5					1	5				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	21	1	5			2	16				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	21	1	5			2	16				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	113	1	113								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	113	1	113								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	113	1	113								
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	95	1	95								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	116	1	116								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	211	2	211								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	95	1	95								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000016450 - 3 BUSEY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	7	350	4	329			3	21				

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	14	1483	13	1377	1	106						
10-19% MINORITY	10	1323	10	1323								
20-49% MINORITY	3	441	3	441								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	537	4	537								
MIDDLE INCOME	20	2141	19	2035	1	106						
UPPER INCOME	3	569	3	569								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	96	1	96								
20-49% MINORITY	3	441	3	441								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	13	1371	12	1265	1	106						
10-19% MINORITY	7	770	7	770								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	112	1	112								
10-19% MINORITY	2	457	2	457								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	27	3247	26	3141	1	106						

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000016450 - 3 BUSEY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	110	16262	101	15009	5	825	4	428				
10-19% MINORITY	99	12270	95	11770	2	256	2	244				
20-49% MINORITY	42	4537	38	4182	1	220	3	135				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	53	5487	48	5046	2	306	3	135				
MIDDLE INCOME	128	16093	118	14772	4	649	6	672				
UPPER INCOME	70	11489	68	11143	2	346						
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	18	1587	17	1501	1	86						
20-49% MINORITY	35	3900	31	3545	1	220	3	135				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	81	11224	73	10147	4	649	4	428				
10-19% MINORITY	40	4232	38	3988			2	244				
20-49% MINORITY	7	637	7	637								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	29	5038	28	4862	1	176						
10-19% MINORITY	41	6451	40	6281	1	170						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	251	33069	234	30961	8	1301	9	807				

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	192	24024	155	19613	12	1616	17	1694	8	1101		
10-19% MINORITY	110	11344	95	10034	10	786	2	98	3	426		
20-49% MINORITY	51	6655	42	5531	3	320	2	314	3	386	1	104
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	73	1	73								
MODERATE INCOME	64	7590	54	6448	3	320	3	342	4	480		
MIDDLE INCOME	176	16880	149	14511	13	1166	8	437	5	662	1	104
UPPER INCOME	112	17480	88	14146	9	1236	10	1327	5	771		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	73	1	73								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	20	1682	18	1560			1	28	1	94		
20-49% MINORITY	44	5908	36	4888	3	320	2	314	3	386		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	122	12660	104	11019	6	612	7	367	5	662		
10-19% MINORITY	47	3473	39	2849	7	554	1	70				
20-49% MINORITY	7	747	6	643							1	104
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	70	11364	51	8594	6	1004	10	1327	3	439		
10-19% MINORITY	42	6116	37	5552	3	232			2	332		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	353	42023	292	35178	25	2722	21	2106	14	1913	1	104

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	25	591	18	421	1	40	6	130				
10-19% MINORITY	13	675	9	630	2	32	2	13				
20-49% MINORITY	5	127	4	121			1	6				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8	310	5	291			3	19				
MIDDLE INCOME	30	947	22	747	2	70	6	130				
UPPER INCOME	5	136	4	134	1	2						
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	225	3	212			2	13				
20-49% MINORITY	3	85	2	79			1	6				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	21	457	14	287	1	40	6	130				
10-19% MINORITY	7	448	6	418	1	30						
20-49% MINORITY	2	42	2	42								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4	134	4	134								
10-19% MINORITY	1	2			1	2						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	43	1393	31	1172	3	72	9	149				

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	1231	5	1231								
10-19% MINORITY	2	5655	2	5655								
20-49% MINORITY	1	45	1	45								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	45	1	45								
MIDDLE INCOME	6	6705	6	6705								
UPPER INCOME	1	181	1	181								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	45	1	45								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4	1050	4	1050								
10-19% MINORITY	2	5655	2	5655								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	181	1	181								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	8	6931	8	6931								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000016450 - 3 BUSEY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	21	2862	19	2571	2	291						
10-19% MINORITY	20	1768	18	1654			2	114				
20-49% MINORITY	7	639	7	639								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	17	1507	16	1497			1	10				
MIDDLE INCOME	24	3206	21	2811	2	291	1	104				
UPPER INCOME	7	556	7	556								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	868	9	858			1	10				
20-49% MINORITY	7	639	7	639								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	15	2416	13	2125	2	291						
10-19% MINORITY	9	790	8	686			1	104				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	6	446	6	446								
10-19% MINORITY	1	110	1	110								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	48	5269	44	4864	2	291	2	114				

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000016450 - 3 BUSEY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	216	3	216								
10-19% MINORITY	1	113	1	113								
20-49% MINORITY	3	21					3	21				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	134	1	113			3	21				
MIDDLE INCOME	3	216	3	216								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	113	1	113								
20-49% MINORITY	3	21					3	21				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	216	3	216								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	7	350	4	329			3	21				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	3	33			5	56											1	11	9	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	3	33			5	56											1	11	9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	3	33			5	56											1	11	9	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	50			1	50													2	100
FEMALE	1	33			2	67													3	100
JOINT (MALE/FEMALE)	1	25			2	50											1	25	4	100
GENDER NOT AVAILABLE 6/					1	100													1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	33			2	67													3	100
50-79% OF MSA/MD MEDIAN					2	100													2	100
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN	1	50			1	50													2	100
120% OR MORE OF MSA/MD MEDIAN																	1	100	1	100
INCOME NOT AVAILABLE 6/	1	100																	1	100

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	100																	1	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	2	9			16	70	3	13									2	9	23	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	9			16	70	3	13									2	9	23	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	100																	1	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	9			16	70	3	13									2	9	23	100
OTHERS, INCL. HISPANIC	1	100																	1	100
GENDER 19/																				
MALE	1	13			7	88													8	100
FEMALE					1	50	1	50											2	100
JOINT (MALE/FEMALE)	2	14			8	57	2	14									2	14	14	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN					2	67	1	33											3	100
50-79% OF MSA/MD MEDIAN					1	50											1	50	2	100
80-99% OF MSA/MD MEDIAN	1	13			7	88													8	100
100-119% OF MSA/MD MEDIAN							2	100											2	100
120% OR MORE OF MSA/MD MEDIAN	2	22			6	67											1	11	9	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	2	17			6	50	2	17									2	17	12	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	17			6	50	2	17									2	17	12	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	17			6	50	2	17									2	17	12	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	20			3	60	1	20											5	100
FEMALE	1	25			2	50											1	25	4	100
JOINT (MALE/FEMALE)					1	33	1	33									1	33	3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	33			3	50	1	17											6	100
50-79% OF MSA/MD MEDIAN					2	100													2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																	1	100	1	100
120% OR MORE OF MSA/MD MEDIAN					1	33	1	33									1	33	3	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE							1	50									1	50	2	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO							1	50									1	50	2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC							1	50									1	50	2	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)							1	50									1	50	2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN							1	50									1	50	2	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	2	40			2	40	1	20											5	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	40			2	40	1	20											5	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	40			2	40	1	20											5	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	2	40			2	40	1	20											5	100
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/					1	100													1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	33			3	50	1	17											6	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	11	1	1						3.21	3.21
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	11	1	1						3.21	3.21
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	11	1	1						3.21	3.21
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2									
50-79% OF MSA/MD MEDIAN	4	1	1						3.21	3.21
80-99% OF MSA/MD MEDIAN	2									
100-119% OF MSA/MD MEDIAN	2									
120% OR MORE OF MSA/MD MEDIAN	1									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	5									
FEMALE	3									
JOINT (MALE/FEMALE)	3	1	1						3.21	3.21
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1									
10-19% MINORITY	8	1	1						3.21	3.21
20-49% MINORITY	2									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	2	1	1						3.21	3.21
MIDDLE INCOME	7									
UPPER INCOME	2									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	1482	96	96						3.21	3.21
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1482	96	96						3.21	3.21
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1482	96	96						3.21	3.21
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	207									
50-79% OF MSA/MD MEDIAN	477	96	96						3.21	3.21
80-99% OF MSA/MD MEDIAN	201									
100-119% OF MSA/MD MEDIAN	378									
120% OR MORE OF MSA/MD MEDIAN	219									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	666									
FEMALE	445									
JOINT (MALE/FEMALE)	371	96	96						3.21	3.21
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	118									
10-19% MINORITY	1119	96	96						3.21	3.21
20-49% MINORITY	245									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	245	96	96						3.21	3.21
MIDDLE INCOME	780									
UPPER INCOME	457									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	196									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	108									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	304									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	196									
OTHERS, INCLUDING HISPANIC	108									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	108									
120% OR MORE OF MSA/MD MEDIAN	196									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	196									
FEMALE										
JOINT (MALE/FEMALE)	108									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	108									
20-49% MINORITY	196									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	196									
MIDDLE INCOME	108									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL	1										
WHITE	161	7	1	6					4.62	4.87	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3										
RACE NOT AVAILABLE 6/	6										
ETHNICITY 7/											
HISPANIC OR LATINO	4										
NOT HISPANIC OR LATINO	162	4		4					4.82	4.94	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	2	1	1					4.12	4.12	
ETHNICITY NOT AVAILABLE 6/	5	1		1					4.87	4.87	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	157	4		4					4.82	4.94	
OTHERS, INCLUDING HISPANIC	9	2	1	1					4.12	4.12	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	9										
50-79% OF MSA/MD MEDIAN	42										
80-99% OF MSA/MD MEDIAN	27	1		1					4.87	4.87	
100-119% OF MSA/MD MEDIAN	28										
120% OR MORE OF MSA/MD MEDIAN	64	6	1	5					4.58	4.82	
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	33										
FEMALE	37										
JOINT (MALE/FEMALE)	102	7	1	6					4.62	4.87	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	74	3		3					4.78	4.95	
10-19% MINORITY	74	1		1					4.92	4.92	
20-49% MINORITY	24	3	1	2					4.37	4.71	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	31	1		1					4.87	4.87	
MIDDLE INCOME	85	4	1	3					4.54	4.83	
UPPER INCOME	56	2		2					4.67	4.67	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	214									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL	104									
WHITE	23511	1546	25	1521					4.65	4.42
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	466									
RACE NOT AVAILABLE 6/	1088									
ETHNICITY 7/										
HISPANIC OR LATINO	665									
NOT HISPANIC OR LATINO	23533	1252		1252					4.63	4.42
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	133	73	25	48					4.30	4.71
ETHNICITY NOT AVAILABLE 6/	1052	221		221					4.87	4.87
MINORITY STATUS 8/										
WHITE NON-HISPANIC	22817	1252		1252					4.63	4.42
OTHERS, INCLUDING HISPANIC	1478	73	25	48					4.30	4.71
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	673									
50-79% OF MSA/MD MEDIAN	4815									
80-99% OF MSA/MD MEDIAN	3383	221		221					4.87	4.87
100-119% OF MSA/MD MEDIAN	3956									
120% OR MORE OF MSA/MD MEDIAN	12384	1325	25	1300					4.61	4.42
INCOME NOT AVAILABLE 6/	172									
GENDER 19/										
MALE	3701									
FEMALE	4205									
JOINT (MALE/FEMALE)	17477	1546	25	1521					4.65	4.42
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	11544	1007		1007					4.56	4.42
10-19% MINORITY	10535	245		245					4.92	4.92
20-49% MINORITY	3304	294	25	269					4.73	4.87
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	3891	221		221					4.87	4.87
MIDDLE INCOME	11908	330	25	305					4.81	4.95
UPPER INCOME	9584	995		995					4.54	4.42

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	1									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	24	2	1	1					5.54	5.54
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/		1	1						5.49	5.49
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	25	2	1	1					5.54	5.54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1	1	1						5.49	5.49
MINORITY STATUS 8/										
WHITE NON-HISPANIC	24	2	1	1					5.54	5.54
OTHERS, INCLUDING HISPANIC	2									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN		1		1					6.03	6.03
50-79% OF MSA/MD MEDIAN	6									
80-99% OF MSA/MD MEDIAN	5									
100-119% OF MSA/MD MEDIAN	3	1	1						5.49	5.49
120% OR MORE OF MSA/MD MEDIAN	12	1	1						5.04	5.04
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	5									
FEMALE	5	1		1					6.03	6.03
JOINT (MALE/FEMALE)	16	2	2						5.27	5.27
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	11	1	1						5.04	5.04
10-19% MINORITY	10	1		1					6.03	6.03
20-49% MINORITY	5	1	1						5.49	5.49
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	5	2	1	1					5.76	5.76
MIDDLE INCOME	16	1	1						5.04	5.04
UPPER INCOME	5									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	40									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	477	34	19	15					5.48	5.04
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	10									
RACE NOT AVAILABLE 6/		14	14						5.49	5.49
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	487	34	19	15					5.48	5.04
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	40	14	14						5.49	5.49
MINORITY STATUS 8/										
WHITE NON-HISPANIC	477	34	19	15					5.48	5.04
OTHERS, INCLUDING HISPANIC	50									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN		15		15					6.03	6.03
50-79% OF MSA/MD MEDIAN	98									
80-99% OF MSA/MD MEDIAN	73									
100-119% OF MSA/MD MEDIAN	34	14	14						5.49	5.49
120% OR MORE OF MSA/MD MEDIAN	322	19	19						5.04	5.04
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	57									
FEMALE	113	15		15					6.03	6.03
JOINT (MALE/FEMALE)	357	33	33						5.23	5.04
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	240	19	19						5.04	5.04
10-19% MINORITY	212	15		15					6.03	6.03
20-49% MINORITY	75	14	14						5.49	5.49
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	79	29	14	15					5.77	6.03
MIDDLE INCOME	327	19	19						5.04	5.04
UPPER INCOME	121									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	3										
BLACK OR AFRICAN AMERICAN	8										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	197	5	1	4					4.68	4.83	
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	2										
RACE NOT AVAILABLE 6/	5										
ETHNICITY 7/											
HISPANIC OR LATINO	3										
NOT HISPANIC OR LATINO	208	5	1	4					4.68	4.83	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	5										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	196	5	1	4					4.68	4.83	
OTHERS, INCLUDING HISPANIC	15										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	20										
50-79% OF MSA/MD MEDIAN	40										
80-99% OF MSA/MD MEDIAN	29										
100-119% OF MSA/MD MEDIAN	30	2	1	1					4.40	4.40	
120% OR MORE OF MSA/MD MEDIAN	96	3		3					4.86	4.83	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	37	2	1	1					4.40	4.40	
FEMALE	45										
JOINT (MALE/FEMALE)	134	3		3					4.86	4.83	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	112	4	1	3					4.60	4.80	
10-19% MINORITY	71										
20-49% MINORITY	33	1		1					4.99	4.99	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME	39	1		1					4.99	4.99	
MIDDLE INCOME	108	3	1	2					4.49	4.76	
UPPER INCOME	68	1		1					4.91	4.91	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	539										
BLACK OR AFRICAN AMERICAN	1259										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	28423	1025	28	997					4.85	4.91	
2 OR MORE MINORITY RACES	94										
JOINT (WHITE/MINORITY RACE)	149										
RACE NOT AVAILABLE 6/	691										
ETHNICITY 7/											
HISPANIC OR LATINO	472										
NOT HISPANIC OR LATINO	29992	1025	28	997					4.85	4.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	691										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	28321	1025	28	997					4.85	4.91	
OTHERS, INCLUDING HISPANIC	2143										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1554										
50-79% OF MSA/MD MEDIAN	4312										
80-99% OF MSA/MD MEDIAN	3433										
100-119% OF MSA/MD MEDIAN	3892	248	28	220					4.79	4.91	
120% OR MORE OF MSA/MD MEDIAN	17864	777		777					4.87	4.83	
INCOME NOT AVAILABLE 6/	100										
GENDER 19/											
MALE	5704	248	28	220					4.79	4.91	
FEMALE	5209										
JOINT (MALE/FEMALE)	20242	777		777					4.87	4.83	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	17290	718	28	690					4.79	4.83	
10-19% MINORITY	8868										
20-49% MINORITY	4997	307		307					4.99	4.99	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	73										
MODERATE INCOME	5447	307		307					4.99	4.99	
MIDDLE INCOME	12525	498	28	470					4.74	4.76	
UPPER INCOME	13110	220		220					4.91	4.91	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	56										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	57										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	56										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	6										
80-99% OF MSA/MD MEDIAN	11										
100-119% OF MSA/MD MEDIAN	11										
120% OR MORE OF MSA/MD MEDIAN	28										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	7										
FEMALE	6										
JOINT (MALE/FEMALE)	44										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	32										
10-19% MINORITY	18										
20-49% MINORITY	7										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	9										
MIDDLE INCOME	30										
UPPER INCOME	18										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/	
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1747										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	10										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1757										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1747										
OTHERS, INCLUDING HISPANIC	10										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	15										
50-79% OF MSA/MD MEDIAN	153										
80-99% OF MSA/MD MEDIAN	305										
100-119% OF MSA/MD MEDIAN	283										
120% OR MORE OF MSA/MD MEDIAN	1001										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	251										
FEMALE	191										
JOINT (MALE/FEMALE)	1315										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	971										
10-19% MINORITY	629										
20-49% MINORITY	157										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	176										
MIDDLE INCOME	875										
UPPER INCOME	706										

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	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	2										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA	
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	90										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	90										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	90										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	30										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	60										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	30										
JOINT (MALE/FEMALE)	60										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	30										
10-19% MINORITY	60										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	90										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	15	1	1						5.76	5.76	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	15	1	1						5.76	5.76	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	15	1	1						5.76	5.76	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	3										
50-79% OF MSA/MD MEDIAN	3										
80-99% OF MSA/MD MEDIAN	2										
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	5	1	1						5.76	5.76	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3	1	1						5.76	5.76	
FEMALE	2										
JOINT (MALE/FEMALE)	10										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	8	1	1						5.76	5.76	
10-19% MINORITY	4										
20-49% MINORITY	3										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	11										
UPPER INCOME	2	1	1						5.76	5.76	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	449	36	36							5.76	5.76	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	449	36	36							5.76	5.76	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	449	36	36							5.76	5.76	
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	70											
50-79% OF MSA/MD MEDIAN	50											
80-99% OF MSA/MD MEDIAN	95											
100-119% OF MSA/MD MEDIAN	39											
120% OR MORE OF MSA/MD MEDIAN	195	36	36							5.76	5.76	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	42	36	36							5.76	5.76	
FEMALE	60											
JOINT (MALE/FEMALE)	347											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	299	36	36							5.76	5.76	
10-19% MINORITY	103											
20-49% MINORITY	47											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25											
MIDDLE INCOME	329											
UPPER INCOME	95	36	36							5.76	5.76	

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Borrower or Census Tract Characteristics	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	123	1	113			1	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5					1	5				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	123	1	113			1	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	123	1	113			1	10				
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	15					2	15				
50-79% OF MSA/MD MEDIAN	1	113	1	113								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	10					1	10				
FEMALE	1	113	1	113								
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/	1	5					1	5				
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	113	1	113								
20-49% MINORITY	2	15					2	15				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	128	1	113			2	15				
MIDDLE INCOME												
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 9.99 #	10 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME											
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 9.99 \$000'S	10 OR MORE \$000'S			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	113											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	113											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	113											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	113											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	113											
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	113											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	113											
MIDDLE INCOME												
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	218	30	274	75	10	23	8
FHA	12		1				
VA	2						
FSA/RHS	13		1				
LOANS ORIGINATED							
CONVENTIONAL	204	29	229	60	8	17	5
FHA	12						
VA	2						
FSA/RHS	12		1				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	7	1	19	6	1	1	1
FHA							
VA							
FSA/RHS	1						
APPLICATIONS DENIED							
CONVENTIONAL	7		11	9	1	5	2
FHA			1				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			14				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	133	1	179	3			
FHA	12						
VA	2						
FSA/RHS	10		1				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	3		2				2
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		2				1
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2						1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL			2				
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		3		2	1	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		3		2	1	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	172	26	216	57	2	15	NA
PRICING REPORTED	7	3	5			1	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.62	5.52	4.68			5.76	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.87	5.49	4.83			5.76	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	221	57	2	16	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1		2				NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	2				NA